

FILED
7/30/21 11:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Frank R. Skrajny
Janet E. Owad-Skrajny,

Debtor(s).**

) **Case No. 19-20606-JAD**
)
) **Chapter 13**
)
) **Related To ECF Nos. 70, 5**
)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors to provide funding for the Notice of Mortgage Payment Change.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

X Chapter 13 Plan dated February 18, 2019
Amended Chapter 13 Plan dated _____

is modified as follows:

--

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2400.000 to \$2615.00 effective August 2021. .
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

Other: 1. Freedom Mortgage Corporation will be paid \$1,518.88 per month effective September 2021 as per the Notice of Mortgage Payment Change dated July 23, 2021.

2. Attorneys fees have been increased an additional \$1,000.00 to a total of \$4,400.00 be paid under the Chapter 13 Plan. Additional fees will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under

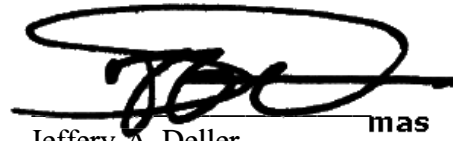
this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 30th day of July, 2021.



Jeffery A. Deller
United States Bankruptcy Judge

Dated: July 30, 2021

Stipulated by:

/s/ Lauren M. Lamb
Counsel to Debtor

Stipulated by:

/s/ Owen Katz
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Frank R. Skrajny
Janet E. Owad-Skrajny
Debtors

Case No. 19-20606-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 30, 2021

User: msch
Form ID: pdf900

Page 1 of 5
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Frank R. Skrajny, Janet E. Owad-Skrajny, 1108 Queens Mill Road, Aliquippa, PA 15001-4542
15025190	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14995986	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995983	+ Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995989	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
14995990	+ Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15030912	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15032711	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025797	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14996005	Citi, P.O. Box 183067, Columbus, OH 43218-3067
14996016	+ Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190
14996017	+ Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
14996021	+ Embrace Home Loans, PO Box 8068, Virginia Beach, VA 23450-8068
15323565	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14996027	+ Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
14998495	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15006358	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15034321	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
14996044	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14996042	+ Target, Po Box 673, Minneapolis, MN 55440-0673
14996043	+ Target, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburlkey@bernsteinlaw.com	Jul 30 2021 23:03:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 30 2021 23:05:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14995982	Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:52	Amazon, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14995991	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 30 2021 23:05:41	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995994	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 30 2021 23:05:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15028902	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 30 2021 23:05:52	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14995998	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

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		Jul 30 2021 23:05:52	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14995997	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 30 2021 23:06:02	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14997366	+ Email/Text: bankruptcy@cavps.com	Jul 30 2021 23:03:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14996793	+ Email/Text: bankruptcy@cavps.com	Jul 30 2021 23:03:00	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14996006	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2021 23:05:43	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14996007	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2021 23:05:54	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14996009	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2021 23:06:04	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14996008	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2021 23:06:04	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14996011	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2021 23:03:00	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14996010	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2021 23:03:00	Comenity Bank/kingsize, Po Box 182789, Columbus, OH 43218-2789
14996012	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2021 23:03:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14996014	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2021 23:03:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14996019	+ Email/PDF: pa_dc_ed@navient.com	Jul 30 2021 23:22:03	Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14996020	+ Email/PDF: pa_dc_ed@navient.com	Jul 30 2021 23:22:05	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14996002	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 30 2021 23:06:02	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14995999	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 30 2021 23:06:02	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14996022	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 30 2021 23:03:00	King Size, P.O. Box 659728, San Antonio, TX 78265-9728
14996023	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 30 2021 23:03:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14996024	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 30 2021 23:03:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15038405	Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2021 23:05:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15029377	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2021 23:05:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14996025	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2021 23:05:41	Merrick Bank/CardWorks, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14996026	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2021 23:05:52	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15044423	Email/PDF: pa_dc_claims@navient.com	Jul 30 2021 23:22:08	Navient Solutions, LLC, on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14996028	Email/PDF: cbp@onemainfinancial.com		

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		Jul 30 2021 23:05:39	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
15004823	+ Email/PDF: cbp@onemainfinancial.com	Jul 30 2021 23:05:51	OneMain, PO Box 3251, Evansville, IN 47731-3251
15042004	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2021 23:03:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14996030	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2021 23:03:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14996029	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2021 23:03:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15036001	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2021 23:05:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15037600	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2021 23:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15037601	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2021 23:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14996031	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 30 2021 23:05:43	Sears, PO Box 6189, Sioux Falls, SD 57117-6189
14996032	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:41	Syncb/hhgreg, C/o Po Box 965036, Orlando, FL 32896-0001
14996033	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:52	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14996543	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:06:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14996035	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:52	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996034	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:42	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14996036	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:41	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
14996037	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:06:02	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996038	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:41	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
14996039	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:06:02	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996041	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:41	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996040	+ Email/PDF: gecsed@recoverycorp.com	Jul 30 2021 23:05:41	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15042536	+ Email/Text: bncmail@w-legal.com	Jul 30 2021 23:03:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RoundPoint Mortgage Servicing Corporation
14996018		Daughter

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cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14995987	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995988	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995984	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995985	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995992	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995993	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995995	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14995996	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14996013	*+	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14996015	*+	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14996003	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14996004	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14996000	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
14996001	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Frank R. Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Plaintiff Frank R. Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Janet E. Owad-Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Plaintiff Janet E. Owad-Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb

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LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10